

MAKING FRIENDS WITH HETTY GREEN

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ALMOST the first person I noticed at my table in the boarding house the evening of my introduction there was a wrinkled woman, shabbily dressed, who ate as if she had just found a square meal after a long search. No one spoke to her and she said nothing. She seemed to be embarrassed, even a little frightened. I passed her all the dishes which came my way, but that was all I thought I should do, being a newcomer. She is some poor, friendless, penniless creature the good hearted landlady is taking pity on, I decided. Honest, I felt sorry for her.

I had breakfast early next morning, soon after seven o'clock. Two others were already at the table, one a little school teacher to whom I had been introduced, and the other the wrinkled woman. When I took my seat the school teacher looked up from a newspaper to smile a good morning. The other gave a quick glance at me, then resumed her meal, as if in a great hurry to get it done.

"What is the news this morning?" I asked, wishing to make myself agreeable.

"Yes," the older woman spoke up suddenly, in a sharp, snappy voice. "How is the market?"

I was almost flabbergasted. The person and the question were apparently so much at odds that it was all I could do to keep still until she left the table. Then out it came, "Who in the world is she?"

"Why, don't you know?" the school teacher replied. "She is Hetty Green, the richest woman in the world."

"Honest?" I couldn't help exclaiming.

"Honest!" She held up her right hand.

The very first thing I did was to write to mother. The idea! Hetty Green and I at the same table; she one of the greatest financiers in the world and I a stenographer looking for a job! It was too good to be true.

I saw myself as the luckiest girl alive. Fortune certainly had been good to me. In my mind there was not a doubt that Hetty Green was to be my patroness, was to pave for me the road to success and then assist me to travel it. Certainly I wrote to mother. I would even have stopped the first policeman I saw and told of my luck if I had not feared arrest.

And the reply I got in the first possible mail was daisy, too. Mother could hardly appreciate the idea of my being so fortunate, but she was quite as enthusiastic as I over the opportunity at my elbow.

"I've told Mrs. Alberts and Jenny, and they both agree with me that you are to be congratulated," she wrote. "The only thing I fear, May, is that you'll become extravagant when you begin drawing your salary. The people that you'll meet through her always have been used to lots of money, and they can afford some things which you will not be able to. Remember this, May."

That is part of mother's letter—just about the line I expected. And I agreed with her in some things. But my mind was made up to at least have the kind of clothes I wanted. The Hoosier fashions I was a model for I would discard. They were quite impossible. And I would buy—oh, what wouldn't I buy, whom wouldn't I meet, where wouldn't I go! I made many plans in those first few days as Indiana has poets, if what I read in the New York newspapers is o. Honest, I never saw one at home.

Cultivating Mrs. Green.

I don't think there is any use in beating around the bush, so I shall state very truthfully that I began systematically to cultivate Mrs. Green. It was no hardship for me to get breakfast early. I had to be out looking for a position by eight, so I seldom missed seeing and talking with her before she went to her bank office.

Always her first question was "How's the market?" She did not seem to expect an answer, only to be handed the market page. I never knew her to buy a newspaper for herself. The little school teacher was a victim, that is, until I started to take the paper. I went farther, too. I boned up on markets, finance, etc.—the man at our table who worked in a trust company helped me—and in almost no time I was able to answer "Professionals only in a narrow market" or "Sterling exchange continues to decline" when she asked her usual question.

You should have seen the expression on her face the first time I came to the front with my little answer, just as easy, right off the bat, like that! She looked at me and looked and looked, just as if I had landed her the catnip instead of the cream and ordered her to put it in her coffee. Finally she said "Umph!" That was all.

But that night after dinner, when we had all gone up to the parlor, she asked me to sit beside her, and she confided to me how much money she had lent that day to the big men in Wall street.

I wrote to mother before I went to bed that at last I was in the "great one's" closest confidence.

These breakfast and after dinner meetings and hints became the rule very soon. At the former I always managed to make myself agreeable without aving to talk much. The business of lending money ad never appealed to me. Consequently I knew little of Mrs. Green's favorite—her only—breakfast subject. But I was a good listener, and this seemed to satisfy her.

I learned at these morning sermons that it is "security" and "interest" which make the mare go. And a order to get as much of both as you want all that is necessary is "ready money." To hear her tell it ne would soon believe that this "ready money" is the st answer in Wall street.

"X. Y. Z.'s going down," Mrs. Green would say, for instance. "And I know how much of it the B—rowd has. They'll be rushing to me about two o'clock. They'll want ready money; they'll have to get it, too, or go under. I'll let them have it. Oh, yes, I'll lend them. . . they want—when they give me what security I want and enough interest. I'll make the terms. You see, they must have money. I have what they want. Of course I'll make the terms."

Often she would talk of "my bank," as she called it. At one time she had an iron cage built about her desk, she told me, in order to protect her from hor-

A Jobless Stenographer Strikes Up a Boarding House Acquaintance with the World's Wealthiest Woman and Succeeds in Getting from Her Plenty of Good Advice



HETTY GREEN

rowers and those whose notes and mortgages she had to foreclose. People came from all over the United States to see her to try to borrow money. She would see many such every day.

She would describe sometimes the rage into which some of these callers would work themselves when she would refuse to do what they wanted. She was actually afraid of being done physical harm.

Knows Clerks Jeer Her.

Probably on account of this same feat Mrs. Green never carried a purse—that is, so any one could see it. Underneath an old fashioned overskirt she wore a bag fastened with leather shoe laces, and in this she kept her handkerchief and ten or fifteen cents. She was never known at the boarding house to carry more money than that.

And the clerks at the bank! She called them "smart Alecks" and "nifty upstarts," and said she knew every time they would make fun of her behind her back. The idea that she ate her little luncheon at her desk was something terrible to them. "All they think about is dressing up. Umph!" That was the way she used to express her opinion of them.

One morning she apparently had just learned that a relative had spent \$100 for a dress. Why, the market page was almost forgotten! And the little school teacher and I let our coffee get cold. "To hear Hetty Green talk on the crime of spending the whole of one hundred dollars on a single dress was an entertainment you couldn't pay enough to hear. I would not attempt to quote her. She said too much."

A waist and shirred skirt of some cheap black material, the skirt carelessly mended in several places, the style of the whole many years old; a small black bonnet, worn and almost green with age, and stout shoes, the kind that it takes a mountain trip to wear out. Imagine a medium sized woman of years, whose face is deeply wrinkled, whose eyes are small, shifting, keen; whose hands are large and knotty, like a workman's, dressed as I have described, and you have Hetty Green.

At the time of my acquaintance with her she was in the city for an indefinite stay. Things were topsy-turvy in Wall street and she was doing a land office business. She had one piece of baggage at the boarding house. It was a small hand satchel, only large enough to hold her nightdress, a comb and a paper of pins.

At dinner Mrs. Green was generally in a more talkative mood. She always appeared to be in a good humor and always hungry. I do not know which she liked better, talk or tea. She invariably took three or four cups of the one and if anybody started any sort of money talk, why, she was right there with the gossip from headquarters every time.

Just let some one mention a chorus girl. My, how her eyes used to snap queer little sharp lights and the lines about her mouth deepen!

Snobbishness was another thing she particularly

while there was not anything motherly about her, still she was really the one I thought I knew intimately, and so, of course, came to like. She has a heart and a big one. She must appear what she isn't in order to conduct her great business. She is really a womanly woman deep down, and I got underneath the wrinkles and behind the snappy eyes to the truth.

But the time came for me to ask about the job. I figured everything was right, so one evening I took the centre of the stage and did the tough act.

"You are a nice girl and all that, but I will not assist you. I would not assist my own relatives. I make it a rule to assist no one."

It was the nearest little nip in the bud you ever saw. No fuss over my story of need; no smile to soften her final ice water words. She certainly knows how to say "No."

Well, things were the same as usual the next morning. Same thin smile, same question about the market, same wise bits about money deals, same

I could do the same thing just as well and only pay fifty cents or less a suit, I'm sure."

That she had a rather severe cold the following day did not shake Mrs. Green's faith in her news paper protectors. And would she see a physician? She would not. Hot lemonade (made by one of the waitresses) was her medicine. Her boast that she always had taken care of herself seemed a good one too, for instead of taking to her bed she was as spry and cheerful the next morning as I ever had seen her.

There were two other subjects over which she used to boast as emphatically. One was a knowledge of law and the other the fact that she had never been "done" in a deal.

Poor With \$80,000,000.

"I have studied law in all its civil phases," she would declare. "I know where I stand always. They can't beat me."

Since then she has lost a suit in court. I can imagine her feelings. I am glad I did not see her di-



The Older Woman Spoke Up Suddenly in a Sharp, Snappy Voice. "How is the Market?"

rectly afterward. I also would have felt mighty bad, I'm sure.

For in spite of that ice water shower she gave to me I could not help liking her. I think it was because I felt sorry for her. Just as she said and as I myself had proved, everybody was after her money or her influence. She was lonesome. She was poor with \$80,000,000. That is the way I thought of her, and I believe she knew it herself. Why was she so glad, apparently, to talk to me? Surely not because she imagined I cared to learn high finance.

The story about her that I had heard before I left Indiana—the one telling about her refusing to give a newsboy a doughnut because another boy was watching her and would want one also—came to have a new meaning to me. Even when she offered to one of the maids a street car transfer for a tip—the only one she ever was known to give at the boarding house—I looked at it differently from the other boarders. They laughed. Just like her, said they. But I felt sorry for her. I believed she could not help herself. Her brain was so full of money, money and the saving of it that she could not do otherwise. She would not be content playing any other part.

Finally I got a job, one paying \$12 a week. I told her about it with much satisfaction. But she did not congratulate me. She did not say "I knew you had it in you to succeed," or anything like it. Instead she said:—

"You've got to leave here. You're not earning enough to pay so much for your keep. (She was paying between \$15 and \$18 for her board and room.) I'll tell you where to go. There's a hotel for working girls I know of. I lent the man the money to build it. There are washrooms there and sewing rooms. Make your own clothes and care for them. Get a roommate. It will cost you only \$4 a week then. Save \$6 of your \$12."

"Do not go out nights. Watch your company. Meet good people; they will help you to a better job. I can't do that. It is against my rule. But lots of people will."

"Do what I tell you and you'll get on. Anybody can. The trouble is most people don't know the value of five cents. You be advised. Don't figure in dollars; figure in pennies, and save them."

Well, I took her advice—that is, so far as going to the place she recommended. I will not go into details as to what I found there, but—well, I stuck it out until I got to making more than \$12 per.

I did not like to leave the boarding house, and especially Mrs. Green. I had just come to think a whole lot of that little woman. There is a great deal I might learn about her yet, I feel sure. And the more I know of her the better I like her.

She said goodbye just like she would ask "How's the market?" but with less interest in her tone of voice. "Save," was her final word. Then she hurried off to her office to lend a million or two



To Hear Hetty Green Talk on the Crime of Spending the Whole of One Hundred Dollars on a Single Dress Was an Entertainment

disliked. To see it in those in her debt was to see a red flag. It seemed to worry her that persons who borrowed her money used it in ways she would not. It did not make any difference how good their security was—and you may wager it was extra good if they were of the spender class. She knew them, their business life, their home life and otherwise. There was not a piece of scandal among the "400" as large as a quiet family argument she did not know—and before anybody else, I used to get hours of it.

The Earl of —, for instance, the one who married Miss T—. She told me how he had held up the wedding until an extra \$500,000 was added to his portion, and about how a little joker was put into the contract without his knowledge. This was before the recent news story which made public the fact that he had lost the fortune when he lost his wife. She certainly had a source of information that was reliable.

The Flat Refusal.

My impression of my new friend was pretty well formed by this time. I was alone, remember, and

hurry to get to the office and work. That evening—I remember it distinctly on account of the embarrassment I felt at first—Countess Leary was Mrs. Green's subject of discourse in the parlor.

The weather that day had suddenly changed from mild to a chilling cold. The wealthiest woman in the world had even worn her "furs" to the dinner table. Nobody had noticed them, however. She showed them to me only—four pieces of newspaper, one for the inside of her bonnet, one inside her waist to cover her breast, the others in her shoes. Thus the Countess Leary for a subject.

"She is my dearest friend," said Mrs. Green, "but she doesn't seem to take my advice. She's so extravagant. And she gives so much away, needlessly and uselessly, too, I tell her. Why, all during the winter it is her custom to give every man who is released from the Toms two suits of all wool underwear. And she pays \$4 a suit!"

Time and time again I have asked her not to squander so much money that way. The men only pawn the suits as soon as they get them. And goodness knows what they do with the money they get.